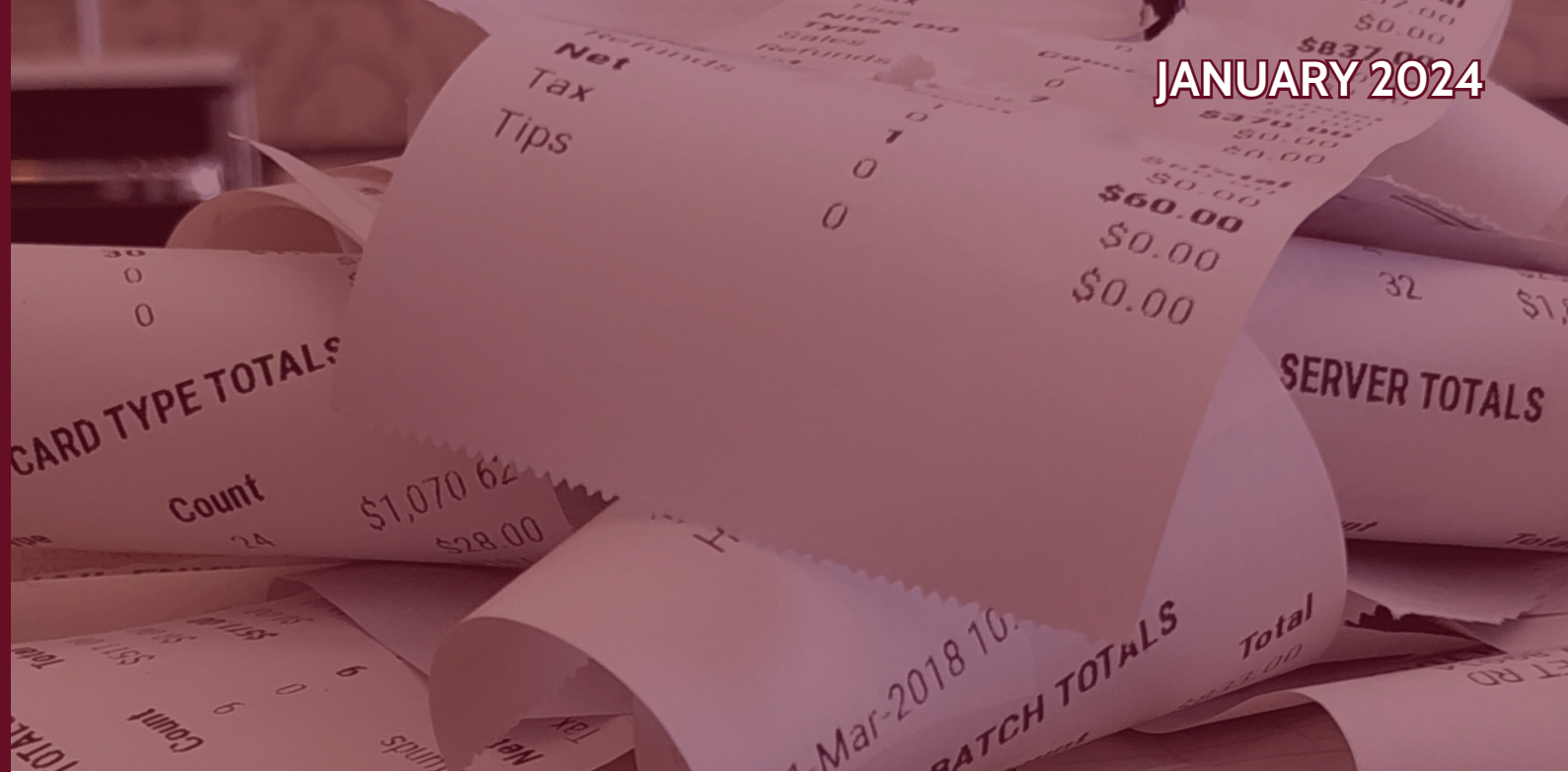
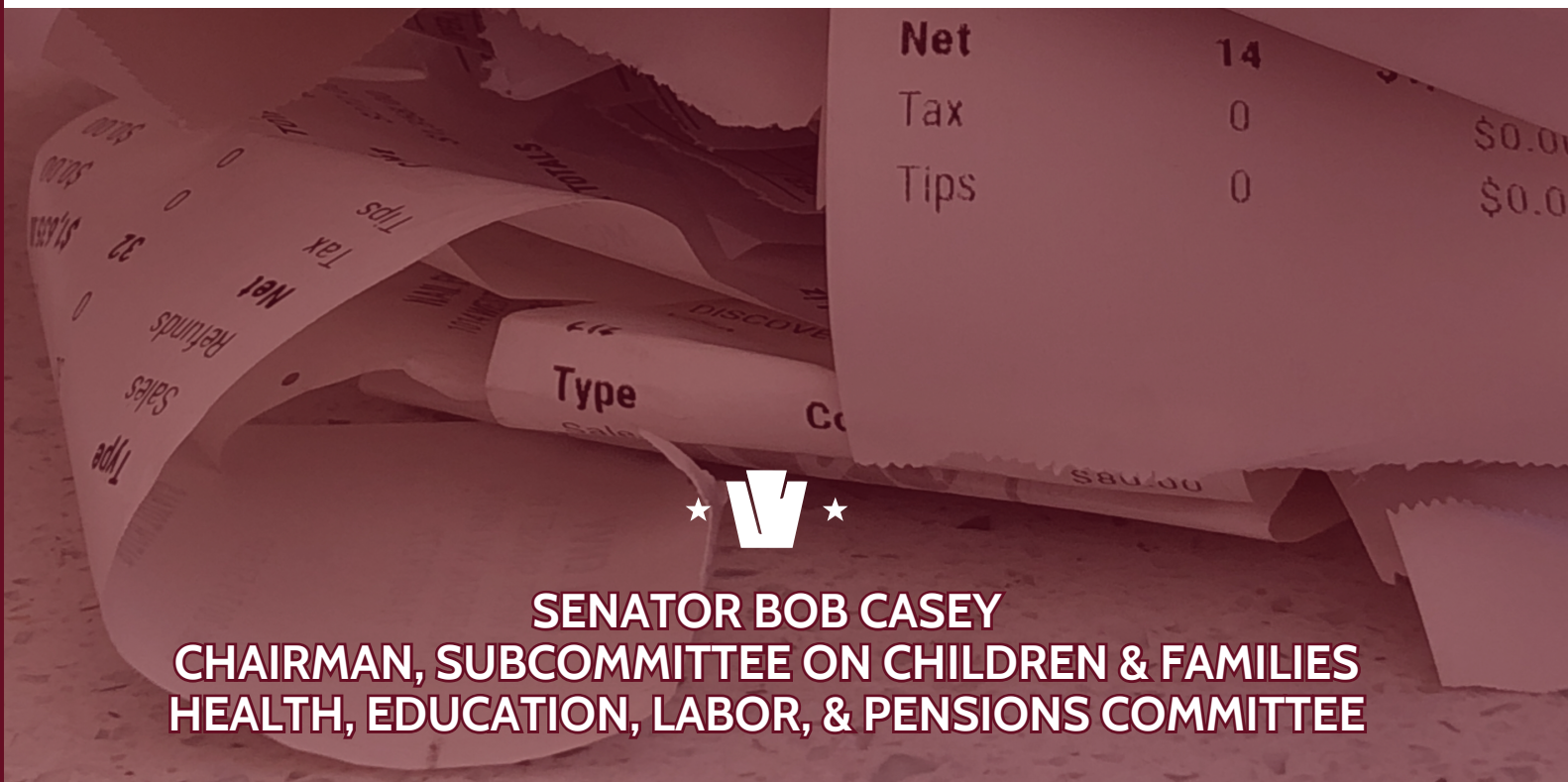


JANUARY 2024



A GREEDFLATION REPORT: ADDITIONAL CHARGES MAY APPLY HOW BIG CORPORATIONS USE HIDDEN FEES TO NICKEL, DIME, AND DECEIVE AMERICAN FAMILIES



SENATOR BOB CASEY
CHAIRMAN, SUBCOMMITTEE ON CHILDREN & FAMILIES
HEALTH, EDUCATION, LABOR, & PENSIONS COMMITTEE

INTRODUCTION

It's no secret that costs have been rising in recent years, leaving working families with less money to meet their everyday needs. Less evident is that corporations are increasing prices in excess of rising costs, using inflation as an excuse to pad their own profits; a practice Senator Casey calls greedflation. From 2020 to 2022 corporate profits rose by 75 percent, five times faster than inflation. According to Federal Reserve research, corporate profits drove all of inflation from 2020-2021, and 41 percent of inflation from 2020-2022,¹ costing the average Pennsylvania family \$3,194 in 2021 and \$3,546 extra in 2022.² However, simple price increases are not the only way corporations are raising costs. Corporations have found increasingly creative ways to extract more profits from families, including by fixing food prices³ and by making packages smaller while charging the same price, a practice called shrinkflation.⁴

Corporations also charge families “junk fees” as a way of padding their bottom line. Junk fees are mandatory fees that are hidden from a consumer until the very last minute, often after they've already made a purchase. These hidden fees are everywhere, from cable and internet service, to banks and credit cards, and even apartment rentals. Consumer Reports found that at least 85 percent of Americans have encountered an unexpected or hidden fee for a service or product they needed or wanted.⁵

Junk fees are harmful to Americans in many ways. First, they trick families into paying more than they should and make it difficult or impossible to compare prices between merchants. Second, they penalize honest businesses who are upfront about their prices by driving away customers who think they can find a lower price—one that does not disclose fees. Third, they cost consumers billions each year in both money and time.

Consider searching for a coat online and finding that Cheap Gear Shop sells it for \$50, while Honest Clothes Mart sells the same product for \$60. A Pennsylvania mom on a budget would understandably want to buy the cheaper option, but after entering all of her billing and shipping information, she finds that Cheap Gear Shop requires a \$7.50 “delivery fee.” Cheap Gear Shop also charges a 4 percent “credit card processing fee,” even though there is no other way to buy the coat from this online store. There is also a 5 percent “online service



fee” and it is unclear where that money goes. In buying from Cheap Gear Shop, a budgeting mom would end up paying \$62 for a coat, instead of the up-front price of \$60 from Honest Clothes Mart, who does not charge fees. This kind of pricing disadvantages both the consumers and the honest merchant, which appears more expensive at first glance, while rewarding the merchant who conceals information.

Some companies want to be honest about their prices. StubHub tried to get rid of fees for its event tickets in 2014 and switch to all-in pricing, where the initial price is the price consumers pay. However, like Honest Clothes Mart above, this resulted in StubHub losing sales to companies who hid their true prices by tacking junk fees, like service fees,⁶ on at the end of the purchase.⁷ For instance, competitor LiveNation made over \$2 billion in junk fees last year.⁸

Given the prevalence of junk fees across sectors, it is impossible to get a clear picture of the full economic impact of junk fees, but certain markets offer clues. The Federal Trade Commission estimated that requiring companies to move to all-in pricing would save families up to \$252 million per year on event tickets and up to \$980 million per year on hotel stays.⁹ Americans would save billions more if junk fees in other industries were removed or prohibited as well.

Through the eyes of an average Pennsylvania family, this report exposes how junk fees are adding onto ordinary expenses for working families, and takes a closer look at the practices of various industries using hidden fees to charge families more and rake in profits in the process.

MEET THE YOUNG FAMILY

The Young family is a middle-class family living in Northeastern Pennsylvania. Sarah and Jeffrey Young are the parents of two kids, ages seven and five. Sarah and Jeffrey both have middle class jobs and they took home the median household income in Pennsylvania: \$73,170.¹⁰ Despite this, Sarah and Jeffrey have been feeling squeezed financially and are worried about making ends meet. The Youngs recently learned that greedflation¹¹ and shrinkflation¹² may be contributing to their family's financial woes.

But they've also noticed that junk fees are taking a bigger bite out of the family budget, despite their efforts to avoid them. Even when they try to build a family budget, Sarah and Jeffrey are finding themselves falling short on their bills because of junk fees. Hidden costs seem to be everywhere, and they are particularly worried this month because they are in the process of moving to a new apartment.



INTERNET AND CABLE

The Young family needs a new cable and internet provider. They first cancel their old service and are hit with a \$200 early termination charge. Once they sign up for their new cable package, they realize they are paying for \$37 in unexpected, monthly fees, like a “broadcast TV fee” and a “regional sports fee.”¹³

Overall, the family is paying 33 percent more per month than they budgeted for cable.¹⁴ And that's just for one monthly service. Their new internet provider also charged the family a \$26 “activation fee” and imposed a \$10 monthly fee for an internet router rental.¹⁵

BANKING

Sarah and Jeffrey need cash for a few moving-related expenses. They quickly run to the closest ATM, which happens to be out-of-network. They are hit with \$4.73 in fees for using this ATM.¹⁶ Later that week, Jeffrey sends their new babysitter a payment via Venmo—he later realizes that in doing so, he overdrew their account and was hit with a \$35 “overdraft fee.”¹⁷



HOME RENTAL



To rent a new apartment, Sarah and Jeffrey pay a \$30 “application fee”¹⁸ and put down a security deposit of two month’s rent:¹⁹ a total of \$2,400.²⁰ They then learn they must pay a 15 percent “administration fee,” totaling \$360, on their security deposit, and will be subject to monthly trash, utility, and insurance fees each month going forward.²¹

FOOD DELIVERY

For the first night in the new apartment Sarah and Jeffrey decide to order dinner through GrubHub. After sitting down to eat their dinner, they notice they have been charged additional fees by GrubHub—a \$3.99 “delivery fee” and a \$4.10 “service fee.”²²



HOTEL AND RENTAL CAR

Sarah has been dreaming about a vacation after the move to relax and have fun with the kids. They really want to take the kids down the shore, so they head to Atlantic City for the weekend.

The Youngs rent a car from Hertz and add on insurance after being encouraged to do so by the Hertz staff—this insurance fee costs \$34.99 for each day of the three day rental. Jeffrey also notices on his invoice that he has been charged an “airport concession fee,”

a “customer facility charge,” and a “state surcharge.” Overall, Jeffrey pays 67 percent, or \$163.55, more in fees than was indicated by the base rate.²³

They booked a budget Wyndham hotel in Atlantic City online for three nights. When the family checks in, they realize they must also pay a “resort fee” of \$30 per night, increasing the cost of their stay by \$90.²⁴

EXAMPLE: HERTZ RENTAL FEES

Est. Total

438.85 USD

Charged At Pickup

438.85 USD

Price Details

—

Payment Method

Pay Later

Discounts

RQ: BEST

Base Rate

3 weekend days at 80.93 USD

242.79 USD

Included

Unlimited Miles Included

Taxes

32.51 USD

Protect the Car

104.97 USD

Fees

Airport Concession Fee ⓘ

38.63 USD

Customer Facility Charge ⓘ

13.95 USD

State Surcharge ⓘ

6.00 USD


Amount To Be Paid At Time Of Rent

438.85 USD

Rate Code: OAUE3

Your Car

Standard 5 Passenger SUV (Group L) SFAR (L) Chevrolet Equinox or similar ⓘ



Protect the Car

104.97 USD

Edit

Fees

Airport Concession Fee ⓘ

38.63 USD

Customer Facility Charge ⓘ

13.95 USD

State Surcharge ⓘ

6.00 USD

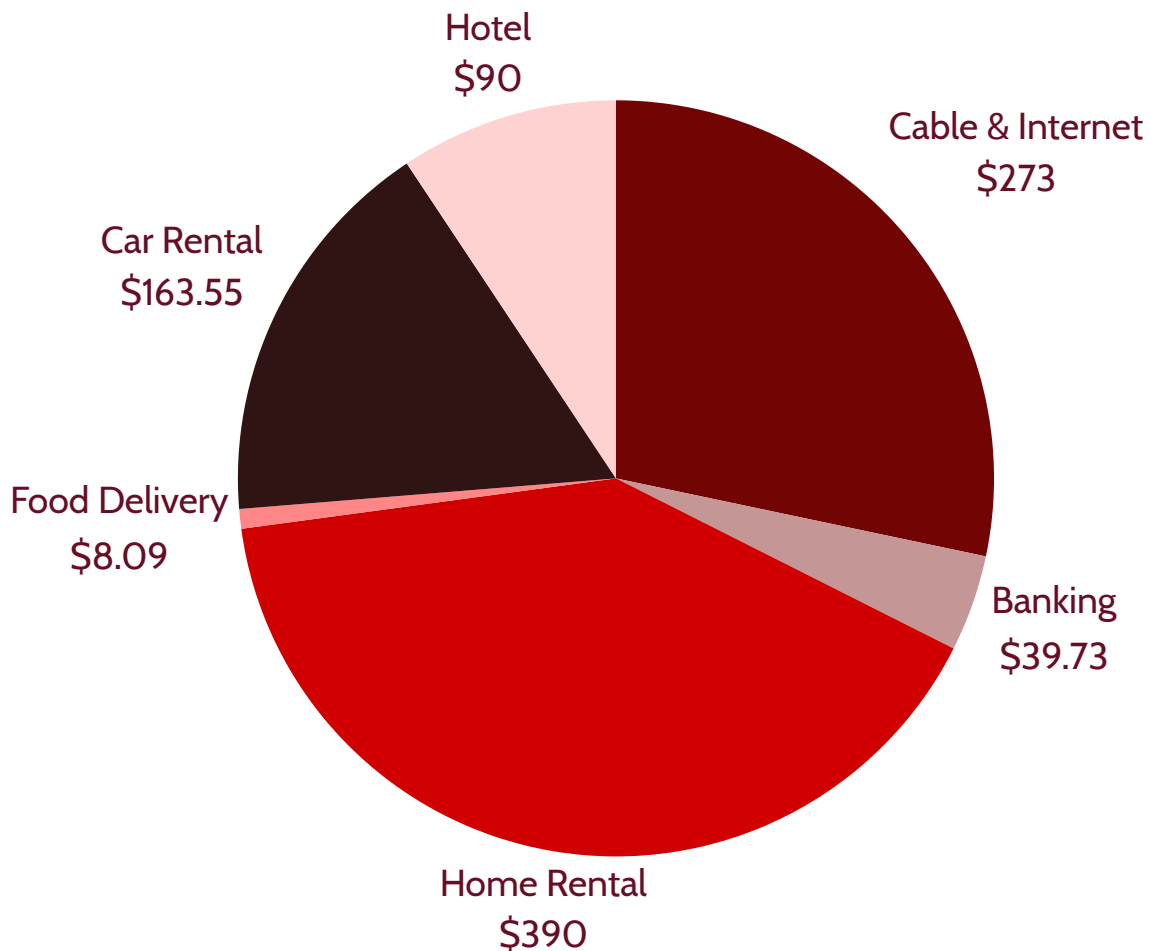
Pick-up Location	Pick-up Time	Drop-off Time
Scranton Wilkes-Barre Airport	Fri, Jan 26, 2024 at 10:00 AM	Sun, Jan 28, 2024 at 06:00 PM



APPROXIMATE JUNK FEE TOTALS FOR THE MONTH

While this was not a typical month for the Youngs, the junk fees they experienced were common for American families, totaling close to \$1,000 for the month.

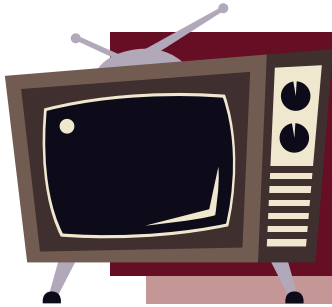
Total Junk Fees This Month:
\$964.37



The following sections detail how various industries are using junk fees to inflate prices and pad their profits—consumers are often left in dark, unaware where their money is going and only seeing the bogus fees after they have paid the bill.



CABLE AND INTERNET



In a recent survey, more than half of respondents reported that hidden fees forced them to exceed their budgets for cable, internet, and other telecommunications services.²⁵

CABLE

A 2019 report from Consumer Reports found that cable bills are 33 percent higher than advertised when fees, taxes, and charges for premium services are added on.²⁶ The cable industry is earning nearly \$450 more per customer per year through junk fees—totaling nearly \$28 billion a year in corporate profits.²⁷ This problem has only gotten worse, with both the number and cost of fees increasing.²⁸ Cable companies frequently charge consumers early termination or cancellation fees, sometimes in excess of \$200.²⁹

STREAMING SERVICES AND INTERNET

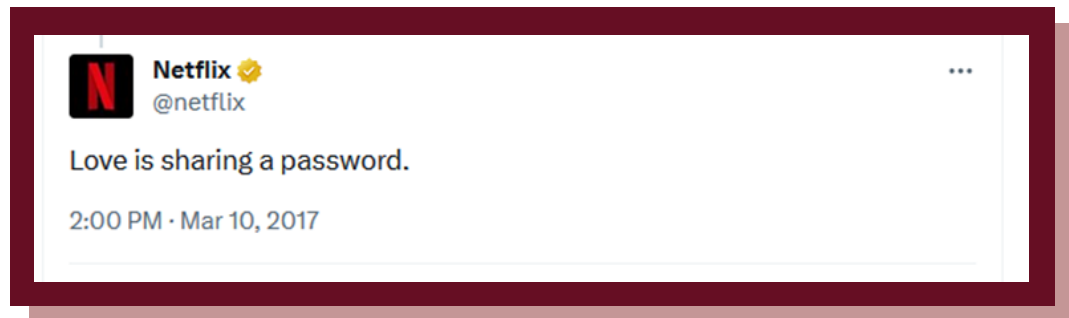
Even families that choose to cancel their cable service, or “cut the cord,” are facing increased costs and hidden fees for streaming services. From August 2022 to August 2023, the cost of the most popular streaming services surged by 24 percent.³⁰ Recently, Netflix, Disney+, Hulu, and Amazon announced added extra fees and price hikes for ad-free shows and movies.³¹ In 2023, Netflix began instituting extra monthly fees for subscribers who share passwords outside their households,³² despite once proclaiming that “Love is sharing a password.” With more than half of American households reporting subscriptions for four or more streaming services, these costs add up fast.³³

To make matters worse, families often incur junk fees for the internet services they need to access streaming services. Most internet plans advertise a low monthly rate that doesn’t reveal additional fees, which can significantly increase the cost of internet service by at least 75 percent per month.³⁴ Internet Service Providers (ISPs) use language that mirrors government regulations, tricking Americans into thinking such fees are government fees or taxes, when those costs are entirely imposed at the company’s discretion. Some examples

of these fees include a “deregulated administration fee” or an “internet infrastructure fee.”³⁵ A survey of 20 ISPs found 19 of 20 charged “equipment rentals fees,”³⁶ with many plans charging \$10 or more per month for this required equipment—and these costs aren’t captured by the advertised price.³⁷ Companies also often trap consumers with installation, activation, and cancellation fees that cost more than a month of internet service.³⁸

NETFLIX THEN VS. NETFLIX NOW

2017



2023



HOME RENTALS

From November 2019 to November 2023, rent prices rose by an estimated 22 percent, amounting to \$355 in additional monthly rental costs.³⁹ This increase is not just attributable to the fluctuating housing market; families who rent their homes are also encountering junk fees imposed by rental companies and landlords.

OVERALL FEES

A recent survey by the National Consumer Law Center and National Housing Law Project asked about different types of fees associated with rental housing. More than 85 percent of respondents reported landlords impose rental application fees and excessive late fees, and more than 50 percent of respondents reported utility-related fees, processing or administrative fees, convenience fees, insurance fees, and notice fees.⁴⁰ A major rental company, AMH, considers fees to be an important part of their revenue base; one of AMH's executives was quoted saying, "we're very excited about the opportunities we're going to have for ancillary revenue," by which he meant fees.⁴¹

APPLICATION FEES

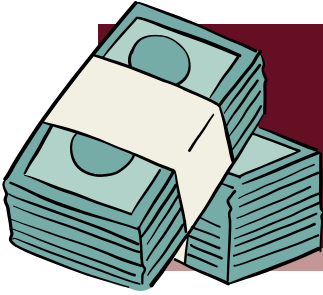
Recent renters are finding application fees more common, with Zillow estimating that the percentage of renters who paid an application fee rose from 68% in 2022 to 84% in 2023.⁴² Renters may have to pay application fees for multiple applications throughout the search process; 66 percent of recent renters report submitting two applications or more. And renters of color report both submitting more applications and paying higher application fees than white renters.⁴³ Only eight states place limits on application fees—meaning the vast majority of Americans live in states with no fee limits.⁴⁴

PENNSYLVANIA SPOTLIGHT

Pennsylvania Attorney General Michelle Henry recently testified before the Senate Banking Committee about her office's crackdown on landlords charging unlawful junk fees, particularly in areas with many first-time renters. Her testimony included a number of examples of landlords levying heavy fees outside of the normal rent structure. One landlord charged a 15 percent "Administration Charge" on top of security deposits. Another leasing company was allowing landlords to retain \$100 of each tenant's security deposit to repair shared common areas. Another landlord was unlawfully charging hundreds – and even thousands – of dollars for normal wear and tear and maintenance.⁴⁵



BANKING



Over a quarter of Americans with checking accounts are paying \$24 per month – or nearly \$300 per year – just to store their money in a bank account.⁴⁶

ATM FEES

Many banks charge ATM fees for using an out-of-network ATM and, in 2023, these fees hit a record high. Nearly every ATM-owning bank charges non-customers to use their ATMs. Additionally, 62 percent of banks charge their own customers for using out-of-network ATMs. That means an unlucky American who urgently needs to withdraw \$20 from their checking account at an out-of-network ATM could find themselves paying two separate fees for the same transaction. Americans are now paying an average of \$4.73 in fees each time they use an out-of-network ATM, a cost that has gone up by 75 percent in the last 20 years.⁴⁷



Overdraft fees are not so much a useful service as a lucrative profit center that's largely underwritten by the most economically vulnerable consumers. – Americans for Financial Reform⁴⁸

OVERDRAFT FEES

Banks frequently charge customers with “overdraft” or “nonsufficient fund (NSF) fees” when the customer attempts to withdraw, transfer, or conduct a transaction for amounts greater than what is in their account. These fees average \$35,⁴⁹ and approximately 26 percent of Americans reside in a household that incurred an overdraft or NSF fee in the past year.⁵⁰ Of those households that received an overdraft fee, 43 percent did not expect the fee.⁵¹ Lower income and non-white households are also three times more likely to incur an overdraft or NSF fee.⁵² In 2019, banks and credit unions made an estimated \$15 billion from these fees.⁵³





CREDIT CARD FEES

Americans were charged over \$25 billion in credit card fees in 2022 – the highest level ever observed by the Consumer Financial Protection Bureau (CFPB).⁵⁴ After falling during the COVID-19 pandemic, late fees accounted for \$14 billion in 2022– a 28 percent increase from just one year earlier. Big banks charge higher credit card fees than small issuers.⁵⁵

JUNK FEES ARE RESULTING IN RECORD PROFITS FOR BIG BANKS

Banks are making record profits off junk fees. In the first three quarters of 2023, JPMorgan, Wells Fargo, and Bank of America collectively made over \$9 billion from junk fees alone.⁵⁶ What's worse, they're making this money off the backs of families who need it most. The 20 American banks with the highest junk fees have nearly 60 percent of their bank branches in counties with poverty rates at or higher than the national average.⁵⁷



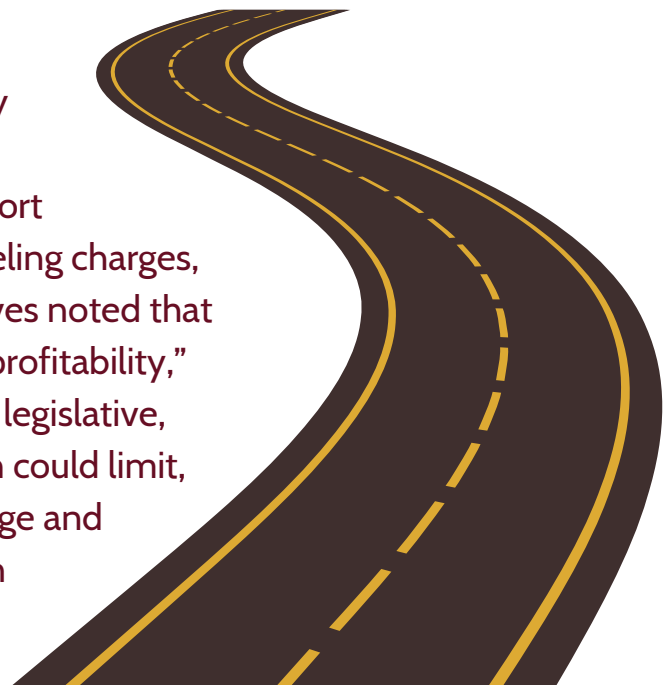
RENTAL CARS



Rental car companies have set out to profit from junk fees as well, often duping their customers into purchasing unnecessary add-ons or tacking on a litany of other fees that the average American would need a glossary to understand.⁵⁸ In 2022, a J.D. Power survey found that rental car fees, including insurance fees, additional driver fees, fuel fees, and other miscellaneous junk fees, were up by 14 percent.⁵⁹ Major car rental companies, such as Hertz, charge an “Airport Concession Fee,” a hidden fee simply

for picking up a rental car at an airport.⁶⁰ An advocate quoted by the Washington Post estimates that renting a car from an airport location can increase the customer’s bill by up to 20 percent.⁶¹ These fees are not typically reflected in the base price of the rental, misleading consumers about what they will actually be expected to pay when the check comes due. Similarly, Budget charges an “Energy Recovery Fee,” which helps the company, “recover the escalating energy costs related to [Budget’s] business operations.”⁶² And in one case, the final cost of a five-day Budget rental car was 72 percent more than the base rate after factoring in extras and fees.⁶³

Companies understand how critical these fees are to their profit margins. In a 2022 financial report filed by Hertz, executives noted the company “generate[d] revenues from reimbursements by customers of airport concession fees [...] and of vehicle licensing costs, fueling charges, and charges for value-added services [...]”⁶⁴ Executives noted that restrictions on such fees could alter the company’s “profitability,” saying, “We may in the future be subject to potential legislative, regulatory or administrative changes or actions which could limit, restrict or prohibit our ability to separately state, charge and recover vehicle licensing costs and airport concession fees.”⁶⁵



FOOD AND GROCERY DELIVERY

Despite recent moderation in inflation, Americans have noticed rising food costs over the last several years. These rising prices are not just the result of core inflation. Food companies are finding even more creative ways to tack on extra fees, raising the price of food and related services even higher than they would otherwise be.

FOOD DELIVERY



Delivery apps, like Grubhub, DoorDash, and Uber Eats use different fees to rake in profits. The platforms may tack on additional service or delivery fees. Uber Eats charges a service fee, a demand-based delivery fee and, in some cases, a “small order fee.”⁶⁶ Companies also pass along the cost of regulations to consumers through “regulatory response fees.”⁶⁷ On DoorDash, these fees range from \$0.10 to \$3.40 per order.⁶⁸

DoorDash executives speak to the importance of such fees, stating in financial reports, “We generate a substantial majority of our revenue from orders completed through our Marketplaces and the related commissions charged to partner merchants and fees charged to consumers.”⁶⁹

Overall, markups and fees on food deliveries can be as high as 91 percent more than what the consumer would pay in-store.⁷⁰ These hidden fees and high prices don’t just harm consumers, they also harm restaurants and the local economy by driving consumers away.⁷⁰

GROCERY DELIVERY

Consumers ordering grocery delivery face similar challenges—what may be a time saver for a busy parent can turn into a costly order. In one case, an Instacart user determined that she paid 43 percent more for her groceries to be delivered by Instacart than she would have if she shopped in the store herself.⁷² Everyday items you order from Instacart may be marked up,⁷³ and Instacart can tack on fees, including a “heavy item fee,” a “priority delivery fee,” a “service fee,” and a “long-distance fee.”⁷⁴

Instacart’s gross profit in the third quarter of 2023 grew by 16 percent compared to the third quarter of 2022.⁷⁵ As profit, order volume, and average order value increase, fees are considered part of the profit model, with executives stating, “We define [Gross Transaction Value] as the value of the products sold based on prices shown on Instacart, in addition to... customer fees, which include flat subscription fees related to Instacart+ that are charged monthly or annually, and other fees.”⁷⁶



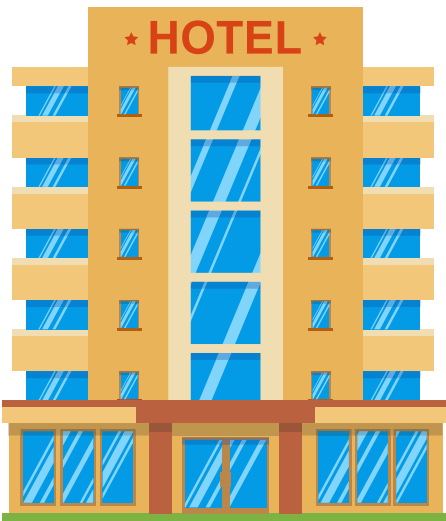
HOTELS



Depending on the price of your room, resort fees can sometimes amount to far more than 30 percent of your room rate.

-NerdWallet⁷⁷

Many hotels and resorts have a practice of charging consumers junk fees on top of their base rate—these fees go by different names and are referred to as “amenity fees,” “facility fees,” “destination fees,” and “resort fees.”⁷⁸ Hotels and resorts may assert that facility fees cover basic amenities, like WiFi or a room safe, or the property may add in extra services, like boarding pass printing, bike rentals, or unlimited calling. The fees are often mandatory even if the consumer does not utilize the services provided.⁷⁹ Hotels may also tack on additional costs for online reservations or parking.⁸⁰



These fees are money makers for major hotel chains.

Consumer Reports noted that, “The hotel industry raked in a record \$2.9 billion in resort fees and other fees and surcharges in 2018, with even more expected for 2019.”⁸¹ Of major hotel chains, Wyndham properties had the highest average resort fee as a percent of total room cost, charging between \$30 to \$50 per night and averaging 6 percent of overall room rates.⁸² For a three-night stay, resort fees alone at a Wyndham property could cost a family between \$90 and \$150. Hyatt properties are a close second at 4 percent of the total room cost; the company charges an average resort fee of \$60 per night.⁸³

CONCLUSION

Junk fees are pervasive—appearing on everything from basic necessities to luxury purchases — and they’re negatively impacting families in Pennsylvania and across the Nation. These fees make it almost impossible for working families to budget when they are constantly blindsided by undisclosed costs tacked onto the base prices of goods and services. Corporate executives know they can deceive Americans and profit off the backs of working families by tacking on superfluous fees with confusing names at the tail end of purchases.

Senator Casey believes that no Pennsylvanian should be blindsided by a junk fee and that we can mitigate the negative impacts of hidden fees by:

1. **Fighting deceptive practices that allow corporations to hide the fees they charge consumers;**
2. **Preventing corporations from deceptively passing along their expenses to working families through bogus fees; and**
3. **Protecting businesses that are honest about their pricing structures.**

Senator Casey is committed to combatting these hidden fees and will continue to work to require corporations to be transparent with their customers.



REFERENCES

1. <https://www.kansascityfed.org/research/economic-bulletin/corporate-profits-contributed-a-lot-to-inflation-in-2021-but-little-in-2022/>
2. <https://www.casey.senate.gov/news/releases/greedflation-casey-releases-report-exposing-big-corporations-for-price-gouging>
3. <https://www.casey.senate.gov/news/releases/stuffing-their-pockets-casey-releases-greedflation-report-exposing-big-food-and-agriculture-businesses-for-holiday-price-gouging>
4. <https://www.casey.senate.gov/news/releases/less-bang-for-your-buck-casey-releases-shrinkflation-report-exposing-big-corporations-for-reducing-product-size-while-keeping-prices-high>
5. <https://www.consumerreports.org/money/fees-billing/protect-yourself-from-hidden-fees-a1096754265/>
6. <https://www.wcnc.com/article/news/verify/ticketmaster-service-fees-charlotte-nc/275-b9234b03-a523-4d4c-932e-712649751a4c>
7. <https://www.whitehouse.gov/wp-content/uploads/2023/03/Stubhub-Laura-Dooley-remarks.pdf>
8. <https://www.federalregister.gov/documents/2023/11/09/2023-24234/trade-regulation-rule-on-unfair-or-deceptive-fees#footnote-167-p77433>
9. <https://www.federalregister.gov/documents/2023/11/09/2023-24234/trade-regulation-rule-on-unfair-or-deceptive-fees>
10. <https://www.census.gov/quickfacts/fact/table/PA/INC110221> (Accessed January 18, 2024)
11. <https://www.casey.senate.gov/imo/media/doc/greedflation1.pdf>
12. https://www.casey.senate.gov/imo/media/doc/shrinkflation_report.pdf
13. <https://advocacy.consumerreports.org/wp-content/uploads/2019/10/CR-Cable-Bill-Report-2019.pdf> (page 7, page 15)
14. <https://advocacy.consumerreports.org/wp-content/uploads/2019/10/CR-Cable-Bill-Report-2019.pdf> (page 6)
15. https://newamericadotorg.s3.amazonaws.com/documents/OTI_Junk_Fees_FTC_Comments_2.7.23.pdf
16. <https://www.bankrate.com/banking/checking/checking-account-survey/>



17. <https://www.consumerfinance.gov/about-us/blog/overdraft-fees-can-price-people-out-of-banking/>
18. <https://www.apartments.com/rental-manager/resources/leases/what-know-about-rental-application-fees>
19. <https://renters.equalhousing.org/repairs-security-deposit/what-is-the-security-deposit/#:~:text=Regardless percent20of percent20what percent20the percent20landlord, cannot percent20exceed percent20one percent20month's percent20rent>
20. <https://www.zillow.com/rental-manager/market-trends/scranton-pa/?bedrooms=2>
Calculated based on the average monthly rent of a two-bedroom apartment in Scranton, PA
21. https://www.banking.senate.gov/imo/media/doc/henry_testimony_7-26-23.pdf (page 4).
22. <https://www.washingtonpost.com/technology/interactive/2023/delivery-app-doordash-grubhub-ubereats/>
23. <https://www.hertz.com/us/en/location/unitedstates/pennsylvania/avoca/avpt11> The figure for the insurance fee and other fees applied by Hertz was calculated by reserving an SUV rental at Scranton Wilkes Barre Airport on January 18, 2024 for Friday, January 26, 2024 through Sunday, January 28, 2024.
24. <https://www.nerdwallet.com/article/travel/hotel-resort-fees#hotels-with-the-most-and-fewest-resort-fees>
25. https://article.images.consumerreports.org/image/upload/v1682544745/prod/content/dam/surveys/April_2023_AES_Toplines.pdf (page 12)
26. <https://advocacy.consumerreports.org/wp-content/uploads/2019/10/CR-Cable-Bill-Report-2019.pdf> (page 6)
27. <https://advocacy.consumerreports.org/wp-content/uploads/2019/10/CR-Cable-Bill-Report-2019.pdf> (Executive Summary)
28. <https://advocacy.consumerreports.org/wp-content/uploads/2019/10/CR-Cable-Bill-Report-2019.pdf> (page 16)
29. <https://advocacy.consumerreports.org/wp-content/uploads/2019/10/CR-Cable-Bill-Report-2019.pdf> (Page 15).
30. This estimate captures Disney+, Hulu, Netflix, Max, Peacock, Paramount+, and Apple TV+ subscriptions. <https://www.businessinsider.com/disney-netflix-hulu-peacock-more-price-hikes-streaming-2023-8>

31. <https://www.theverge.com/23901586/streaming-service-prices-netflix-disney-hulu-peacock-max>, <https://www.wsj.com/tech/personal-tech/streaming-prices-save-money-netflix-hulu-345a3eae>
32. <https://apnews.com/article/netflix-account-sharing-crackdown-united-states-streaming-b8df82a227b74e50ae4e44ba63f29df2>
33. <https://www.consumerreports.org/electronics-computers/streaming-media/how-to-save-money-on-streaming-services-a7950600930/>
34. https://newamericadotorg.s3.amazonaws.com/documents/OTI_Junk_Fees_FTC_Comments_2.7.23.pdf (page 2)
35. <https://advocacy.consumerreports.org/wp-content/uploads/2022/11/FINAL.report-broadband.november-17-2022-2.pdf> (page 23)
36. <https://advocacy.consumerreports.org/wp-content/uploads/2022/11/FINAL.report-broadband.november-17-2022-2.pdf> (page 22)
37. https://newamericadotorg.s3.amazonaws.com/documents/OTI_Junk_Fees_FTC_Comments_2.7.23.pdf (page 4)
38. https://newamericadotorg.s3.amazonaws.com/documents/OTI_Junk_Fees_FTC_Comments_2.7.23.pdf (page 3, 5)
39. <https://www.rent.com/research/average-rent-price-report/>
40. <https://www.nclc.org/wp-content/uploads/2023/02/Final-NCLC-et-al.-Group-Comments-re-Rental-Housing-Junk-Fees-with-Addenda.pdf> (pages 9,29-33)
41. <https://www.cbsnews.com/news/rent-inflation-junk-fees/>
42. <https://www.zillow.com/research/renters-consumer-housing-trends-report-2023-33317/>
43. <https://www.zillow.com/research/renters-consumer-housing-trends-report-2023-33317/>
44. <https://www.apartments.com/rental-manager/resources/leases/what-know-about-rental-application-fees>
45. https://www.banking.senate.gov/imo/media/doc/henry_testimony_7-26-23.pdf (page 4)
46. <https://www.bankrate.com/banking/checking-fees-survey/>
47. <https://www.bankrate.com/banking/checking/checking-account-survey/>
48. <https://www.nytimes.com/2024/01/17/business/cfpb-bank-overdraft-fees-rule.html>
49. <https://www.consumerfinance.gov/about-us/blog/overdraft-fees-can-price-people-out-of-banking/>



50. https://files.consumerfinance.gov/f/documents/cfpb_overdraft-nsf-report_2023-12.pdf (page 5)
51. https://files.consumerfinance.gov/f/documents/cfpb_overdraft-nsf-report_2023-12.pdf (page 6)
52. <https://www.consumerfinance.gov/about-us/blog/overdraft-fees-can-price-people-out-of-banking/>
53. <https://www.consumerfinance.gov/about-us/newsroom/cfpb-report-finds-credit-card-companies-charged-consumers-record-high-130-billion-in-interest-and-fees-in-2022/>; https://files.consumerfinance.gov/f/documents/cfpb_consumer-credit-card-market-report_2023.pdf (page 62)
54. https://files.consumerfinance.gov/f/documents/cfpb_consumer-credit-card-market-report_2023.pdf (page 19)
55. <https://www.forbes.com/sites/chriswestfall/2023/12/06/major-banks-face-questions-on-excessive-overdraft-and-hidden-fees/?sh=1828fb13f3b5>
56. <https://accountable.us/new-report-top-20-junk-fee-banks-heavily-target-lower-income-communities/>
57. <https://www.jdpower.com/business/press-releases/2022-north-america-rental-car-satisfaction-study>
58. <https://www.vox.com/money/23894657/rental-car-fees-taxes-hertz-budget-avis-cost>
59. <https://www.hertz.com/rentacar/reservation/reviewmodifycancel/templates/rentalTerms.jsp?KEYWORD=FEES&EOAG=YQB>
60. <https://www.washingtonpost.com/travel/tips/rental-car-fees-insurance-gas/>
61. <https://www.budget.com/en/customer-care/faqs/global/glossary>
62. <https://www.vox.com/money/23894657/rental-car-fees-taxes-hertz-budget-avis-cost>
63. https://www.sec.gov/ix?doc=/Archives/edgar/data/1657853/000165785323000039/htz-20221231.htm#id9f5d6ffe6bc47f08f4c1d469ee582d3_175
64. https://www.sec.gov/ix?doc=/Archives/edgar/data/1657853/000165785323000039/htz-20221231.htm#id9f5d6ffe6bc47f08f4c1d469ee582d3_175
65. <https://www.nytimes.com/2020/02/26/technology/personaltech/ubereats-doordash-postmates-grubhub-review.html>
66. https://thehill.com/homenews/nexstar_media_wire/4020677-food-delivery-fees-add-up-who-keeps-the-money-from-all-those-surcharges/



67. https://thehill.com/homenews/nexstar_media_wire/4020677-food-delivery-fees-add-up-who-keeps-the-money-from-all-those-surcharges/
68. <https://d18rnOp25nwr6d.cloudfront.net/CIK-0001792789/6c80c6fa-ff0b-44e3-963b-a6c60669ff56.pdf> (page 62)
69. <https://d18rnOp25nwr6d.cloudfront.net/CIK-0001792789/6c80c6fa-ff0b-44e3-963b-a6c60669ff56.pdf> (page 62)
70. <https://www.nytimes.com/2020/02/26/technology/personaltech/ubereats-doordash-postmates-grubhub-review.html>
71. <https://www.unionprogress.com/2023/08/29/junk-fees-become-a-focus-at-bellevue-pizza-shop-were-all-tired-of-getting-ripped-off/>
72. <https://www.dailydot.com/news/instacart-receipt-upcharge-ralphps/>
73. <https://www.instacart.com/help/section/360007902791/36003916425>
74. <https://www.cnet.com/tech/services-and-software/5-instacart-hidden-fees-that-are-upping-your-bill/>
75. <https://investors.instacart.com/node/7681/html> (page 36)
76. <https://investors.instacart.com/node/7681/html> (page 35)
77. <https://www.nerdwallet.com/article/travel/hotel-resort-fees#hotels-with-the-highest-and-lowest-resort-fees>
78. <https://www.washingtonpost.com/travel/2023/12/01/resort-fees-hotels-deposits/>
79. <https://www.nerdwallet.com/article/travel/hotel-resort-fees#hotels-with-the-highest-and-lowest-resort-fees>
80. <https://www.consumerreports.org/fees-billing/how-to-avoid-sneaky-hotel-fees/>
81. <https://www.consumerreports.org/fees-billing/how-to-avoid-sneaky-hotel-fees/>
82. <https://www.nerdwallet.com/article/travel/hotel-resort-fees#hotels-with-the-highest-and-lowest-resort-fees>
83. <https://www.nerdwallet.com/article/travel/hotel-resort-fees#hotels-with-the-highest-and-lowest-resort-fees>